



Coverage Effective Dates

What is a coverage effective date?

The coverage effective date for an insurance policy is the date your health insurance starts.

How do I know when my coverage effective date is?

The coverage effective date depends on when you select a plan and the qualifying event.

Most start dates are based on the Mid-Month Rule, which states that if you select a plan between the 1st and the 15th of the month, your coverage starts on the first day of the following month. However, if you select a plan between the 16th and the last calendar day of the month, your coverage effective date starts on the first day of the second following month. For example:

If you select a plan from...	Your coverage will be effective on...
March 1 st – March 15 th	April 1 st
March 16 th – March 31 st	May 1 st

Does the Mid-Month Rule always apply?

There may be life events, also called qualifying events, which have a different coverage effective date and do not follow the Mid-Month Rule. Most of the time, these also lead to a Special Enrollment period. You can see examples of these events on the table on the following page.

If there are terms in the table you do not know, you can look at the **Some Terms You Should Know Quick Reference Guide** for help.



For more information, please visit us at kynect.ky.gov or call 1-855-4kynect



Qualifying Event	Coverage Start Date
You gain a dependent because you got married	First of the month following plan selection
You gain a dependent due to birth, adoption, or placement of adoption	Either: (1) first of the month following the date of birth or date of adoption, or (2) starting on the actual date of birth or date of adoption
You qualify for Special Enrollment because you are an American Indian or Alaskan Native	Follow the Mid-Month Rule
You gained citizenship or there has been a change in your immigration status	Follow the Mid-Month Rule
You are enrolled in a health plan and move to a county where new health plans are now available to you	Follow the Mid-Month Rule
You are enrolled in a health plan and become newly eligible or newly ineligible for Payment Assistance or you have a change in your Special Discounts	Follow the Mid-Month Rule
You or a dependent will lose Minimum Essential Coverage, such as Medicaid/KCHIP	First of the month following the reported date of lost Minimum Essential Coverage
You or a dependent have lost Minimum Essential Coverage, such as Medicaid/KCHIP	First of the month following plan selection
You gain a dependent through a child support order or other court order	Either: (1) Mid-Month Rule or (2) starting on the actual court date itself
You or your dependent will move to Kentucky	First of the month following the reported date of the move if reported prior to the move. If reported after the move, follow the Mid-Month Rule
Loss of dependent due to divorce or legal separation	Follow the Mid-Month Rule